

Use of AFS by Banking Status

Oklahoma

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	1,503	100.0	164	100.0	349	100.0	935	100.0	NA	NA
Any AFS									NA	NA
Has Ever Used	756	50.3	139	84.5	349	100.0	253	27.0	NA	NA
Has Never Used	706	47.0	24	14.4	0	0	683	73.0	NA	NA
Unknown	40	2.7	2	1.1	0	0	0	0	NA	NA
Non-Bank Money Order									NA	NA
Has Ever Used	579	38.5	124	75.6	278	79.8	168	17.9	NA	NA
Has Never Used	884	58.8	38	23.3	71	20.2	767	82.1	NA	NA
Unknown	40	2.7	2	1.1	-	-	0	0	NA	NA
Non-Bank Check Cashing									NA	NA
Has Ever Used	208	13.9	63	38.7	81	23.1	54	5.8	NA	NA
Has Never Used	1,264	84.1	99	60.2	268	76.9	881	94.2	NA	NA
Unknown	30	2.0	2	1.1	-	-	0	0	NA	NA
Non-Bank Remittances									NA	NA
Has Ever Used	80	5.3	18	10.9	43	12.3	19	2.1	NA	NA
Has Never Used	1,392	92.6	144	88.0	306	87.7	916	97.9	NA	NA
Unknown	30	2.0	2	1.1	-	-	0	0	NA	NA
Payday Lending									NA	NA
Has Ever Used	99	6.6	29	17.9	58	16.6	11	1.2	NA	NA
Has Never Used	1,361	90.5	130	79.3	291	83.4	924	98.8	NA	NA
Unknown	44	2.9	5	2.9	-	-	0	0	NA	NA
Pawn Shops									NA	NA
Has Ever Used	204	13.6	47	28.7	93	26.7	60	6.5	NA	NA
Has Never Used	1,258	83.7	115	70.2	256	73.3	875	93.5	NA	NA
Unknown	41	2.7	2	1.1	-	-	0	0	NA	NA
Rent-to-Own									NA	NA
Has Ever Used	82	5.4	14	8.3	35	9.9	28	3.0	NA	NA
Has Never Used	1,380	91.8	149	90.6	314	90.1	907	97.0	NA	NA
Unknown	41	2.7	2	1.1	-	-	0	0	NA	NA
Refund Anticipation Loans									NA	NA
Has Ever Used	87	5.8	22	13.6	44	12.7	21	2.2	NA	NA
Has Never Used	1,366	90.9	140	85.3	302	86.6	914	97.8	NA	NA
Unknown	49	3.3	2	1.1	3	0.7	0	0	NA	NA

Notes:

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

NA = Not available because the sample size was too small to make an accurate estimate.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

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Timing of AFS Use by Banking Status

Oklahoma

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	1,503	100.0	164	100.0	349	100.0	935	100.0	NA	NA
Any AFS										
In Last 30 Days	214	14.3	81	49.6	133	38.1	0	0	NA	NA
In Last 2-12 Months	261	17.4	45	27.4	216	61.9	0	0	NA	NA
Not in the Last 12 Months	281	18.7	12	7.5	0	0	253	27.0	NA	NA
Never Used	706	47.0	24	14.4	0	0	683	73.0	NA	NA
Unknown	40	2.7	2	1.1	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	145	9.7	57	35.0	88	25.2	0	0	NA	NA
In Last 2-12 Months	218	14.5	52	31.5	166	47.7	0	0	NA	NA
Not in the Last 12 Months	215	14.3	15	9.1	24	6.9	168	17.9	NA	NA
Never Used	884	58.8	38	23.3	71	20.2	767	82.1	NA	NA
Unknown	40	2.7	2	1.1	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	68	4.5	33	20.2	35	10.1	0	0	NA	NA
In Last 2-12 Months	50	3.3	21	12.7	29	8.4	0	0	NA	NA
Not in the Last 12 Months	90	6.0	10	5.8	16	4.5	54	5.8	NA	NA
Never Used	1,264	84.1	99	60.2	268	76.9	881	94.2	NA	NA
Unknown	30	2.0	2	1.1	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	22	1.5	15	9.4	6	1.8	0	0	NA	NA
In Last 2-12 Months	19	1.3	2	1.5	17	4.7	0	0	NA	NA
Not in the Last 12 Months	39	2.6	-	-	20	5.7	19	2.1	NA	NA
Never Used	1,392	92.6	144	88.0	306	87.7	916	97.9	NA	NA
Unknown	30	2.0	2	1.1	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	15	1.0	3	1.9	12	3.4	0	0	NA	NA
In Last 2-12 Months	27	1.8	7	4.0	21	6.0	0	0	NA	NA
Not in the Last 12 Months	56	3.7	20	12.0	25	7.2	11	1.2	NA	NA
Never Used	1,361	90.5	130	79.3	291	83.4	924	98.8	NA	NA
Unknown	44	2.9	5	2.9	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	11	0.8	4	2.2	8	2.2	0	0	NA	NA
In Last 2-12 Months	73	4.8	34	21.0	38	10.9	0	0	NA	NA
Not in the Last 12 Months	120	8.0	9	5.5	47	13.6	60	6.5	NA	NA
Never Used	1,258	83.7	115	70.2	256	73.3	875	93.5	NA	NA
Unknown	41	2.7	2	1.1	-	-	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	17	1.1	6	3.8	10	2.9	0	0	NA	NA
Used but not in last 12 months	65	4.3	7	4.5	24	6.9	28	3.0	NA	NA
Never Used	1,380	91.8	149	90.6	314	90.1	907	97.0	NA	NA
Unknown	41	2.7	2	1.1	-	-	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	34	2.3	8	5.1	26	7.4	0	0	NA	NA
Used but not in last 12 months	49	3.3	10	6.1	18	5.3	21	2.2	NA	NA
Never Used	1,366	90.9	140	85.3	302	86.6	914	97.8	NA	NA
Unknown	53	3.5	6	3.4	3	0.7	-	-	NA	NA

Notes:

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

NA = Not available because the sample size was too small to make an accurate estimate.

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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



Use of AFS by Household Characteristic Oklahoma

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	1,503	100.0	756	50.3	706	47.0	40	2.7	670	44.6	312	20.8
Banking Status												
Unbanked	164	10.9	139	84.5	24	14.4	2	1.1	130	79.3	62	37.6
Underbanked	349	23.2	349	100.0	0	0	0	0	319	91.5	152	43.6
Fully Banked	935	62.2	253	27.0	683	73.0	0	0	205	21.9	93	9.9
Banked but Underbanked Status Unknown	54	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,030	68.5	503	48.9	497	48.2	30	2.9	438	42.6	220	21.4
Female householder, no husband present	223	14.9	153	68.7	63	28.3	7	3.1	131	58.5	72	32.2
Male householder, no wife present	60	4.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	746	49.6	324	43.4	399	53.5	23	3.1	284	38.1	131	17.6
Nonfamily household	473	31.5	253	53.5	210	44.3	10	2.2	232	49.0	92	19.5
Female householder	240	16.0	121	50.4	114	47.4	5	2.1	113	47.0	49	20.6
Male householder	233	15.5	132	56.6	96	41.1	5	2.3	119	51.2	43	18.4
Race/Ethnicity												
Black	147	9.8	104	70.6	39	26.8	4	2.6	94	64.3	53	36.3
Hispanic non-Black	88	5.8	72	81.8	14	16.2	2	2.0	70	79.9	15	17.1
White non-Black non-Hispanic	1,038	69.1	472	45.5	537	51.7	29	2.8	422	40.7	186	17.9
Other non-Black non-Hispanic	230	15.3	108	47.1	115	50.3	6	2.6	83	36.2	58	25.3
Age												
15 to 34 years	345	22.9	202	58.7	130	37.8	12	3.5	187	54.4	108	31.3
35 to 44 years	269	17.9	139	51.8	128	47.6	2	0.7	116	43.3	69	25.5
45 to 54 years	293	19.5	154	52.7	125	42.7	14	4.7	128	43.7	73	24.9
55 to 64 years	255	17.0	126	49.2	122	47.8	8	3.1	113	44.4	35	13.6
65 years or more	341	22.7	135	39.5	202	59.1	5	1.4	125	36.6	28	8.2
Education												
No high school degree	187	12.4	117	62.5	65	34.9	5	2.6	106	56.7	39	20.9
High school degree	446	29.7	240	53.7	192	43.1	14	3.2	208	46.6	113	25.4
Some college	445	29.6	209	47.1	226	50.8	10	2.1	190	42.6	98	22.1
College degree	425	28.3	190	44.8	223	52.4	12	2.8	166	39.2	62	14.5
Household Income												
Less than \$15,000	232	15.4	143	61.5	77	33.3	12	5.2	120	51.9	70	30.2
Between \$15,000 and \$30,000	348	23.2	199	57.2	135	38.7	14	4.1	179	51.4	87	25.0
Between \$30,000 and \$50,000	347	23.1	179	51.5	164	47.1	5	1.4	157	45.3	79	22.7
Between \$50,000 and \$75,000	243	16.2	110	45.4	130	53.4	3	1.2	101	41.5	27	11.2
At Least \$75,000	333	22.1	125	37.6	201	60.5	6	1.9	113	33.9	49	14.8
Homeownership												
Homeowner	1,053	70.1	455	43.2	574	54.5	24	2.3	403	38.3	146	13.9
Non-homeowner	450	29.9	348	67.0	132	29.4	16	3.6	267	59.3	166	36.9

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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Timing of AFS Use by Household Characteristic

Oklahoma

Household Characteristic	All Households		Timing of AFS Use (a)										Memo Item			
			In Last 30 Days (b)				In Last 2-12 Months				Not in the Last 12 Months		Never Used		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	1,503	100.0	214	14.3	261	17.4	281	18.7	706	47.0	40	2.7	475	31.6		
Banking Status																
Unbanked	164	10.9	81	49.6	45	27.4	12	7.5	24	14.4	2	1.1	126	77.0		
Underbanked	349	23.2	133	38.1	216	61.9	0	0	0	0	0	0	349	100.0		
Fully Banked	935	62.2	0	0	0	0	253	27.0	683	73.0	0	0	0	0		
Banked but Underbanked Status Unknown	54	3.6	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
Household Type																
Family household	1,268	68.5	146	14.2	182	17.6	175	17.0	497	48.2	30	2.9	328	31.9		
Female householder, no husband present	281	14.9	38	17.1	65	29.2	50	22.4	63	28.3	7	3.1	103	46.3		
Male householder, no wife present	60	4.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	746	49.6	96	12.8	107	14.4	121	16.2	399	53.5	23	3.1	203	27.2		
Nonfamily household	473	31.5	68	14.4	79	16.7	106	22.4	210	44.3	10	2.2	147	31.1		
Female householder	240	16.0	25	10.5	40	16.6	56	23.4	114	47.4	5	2.1	65	27.1		
Male householder	233	15.5	43	18.4	39	16.9	50	21.3	96	41.1	5	2.3	82	35.3		
Race/Ethnicity																
Black	147	9.8	34	23.2	49	33.4	21	14.0	39	26.8	4	2.6	83	56.6		
Hispanic non-Black	88	5.8	42	48.0	14	15.9	16	18.0	14	16.2	2	2.0	56	63.8		
White non-Black non-Hispanic	1,038	69.1	114	11.0	155	15.0	203	19.5	537	51.7	29	2.8	269	26.0		
Other non-Black non-Hispanic	230	15.3	24	10.4	43	18.6	41	18.1	115	50.3	6	2.6	67	29.0		
Age																
15 to 34 years	345	22.9	78	22.8	74	21.5	50	14.5	130	37.8	12	3.5	152	44.2		
35 to 44 years	269	17.9	44	16.4	49	18.1	46	17.3	128	47.6	2	0.7	93	34.5		
45 to 54 years	293	19.5	51	17.6	49	16.9	53	18.2	125	42.7	14	4.7	101	34.4		
55 to 64 years	255	17.0	19	7.2	54	21.3	53	20.6	122	47.8	8	3.1	73	28.6		
65 years or more	341	22.7	22	6.4	34	10.1	79	23.0	202	59.1	5	1.4	56	16.5		
Education																
No high school degree	187	12.4	57	30.6	33	17.8	26	14.2	65	34.9	5	2.6	90	48.3		
High school degree	446	29.7	73	16.4	95	21.2	72	16.2	192	43.1	14	3.2	168	37.5		
Some college	445	29.6	57	12.8	75	16.8	78	17.5	226	50.8	10	2.1	132	29.6		
College degree	425	28.3	27	6.4	59	13.8	104	24.6	223	52.4	12	2.8	86	20.2		
Household Income																
Less than \$15,000	232	15.4	35	15.0	66	28.6	41	17.9	77	33.3	12	5.2	101	43.6		
Between \$15,000 and \$30,000	348	23.2	86	24.8	42	12.0	71	20.4	135	38.7	14	4.1	128	36.8		
Between \$30,000 and \$50,000	347	23.1	42	12.2	79	22.9	57	16.5	164	47.1	5	1.4	122	35.1		
Between \$50,000 and \$75,000	243	16.2	20	8.3	28	11.5	62	25.5	130	53.4	3	1.2	48	19.9		
At Least \$75,000	333	22.1	31	9.2	45	13.6	49	14.8	201	60.5	6	1.9	76	22.8		
Homeownership																
Homeowner	1,053	70.1	91	8.6	160	15.2	205	19.4	574	54.5	24	2.3	250	23.8		
Non-homeowner	450	29.9	124	27.5	101	22.5	76	17.0	132	29.4	16	3.6	225	50.0		

Notes:

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

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